

Information to identify the case:

Debtor 1	<u>Lloyd T Stribling Jr.</u>	Social Security number or ITIN	xxx-xx-0955
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Dennice Stribling</u>	Social Security number or ITIN	xxx-xx-8056
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-23544-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Lloyd T Stribling Jr.

Dennice Stribling

10/6/17

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Lloyd T Stribling, Jr.
 Dennice Stribling
 Debtors

Case No. 17-23544-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Oct 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2017.

db/jdb	+Lloyd T Stribling, Jr., Dennice Stribling, 27 Efland lane, Willingboro, NJ 08046-2212
516917778	+Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
516917781	+Fed Loan Sevinging, Po Box 69184, Harrisburg, PA 17106-9184
516917783	+Fst Premier, 601 S Minneapolis Ave, Sioux Falls, SD 57104
516917789	+Select Card/5th3rd, Po Box 495933, Cincinnati, OH 45249-5933
516917790	+Shellpoint Mortgage Servicing, Attn: Bankruptcy, Po Box 10826, Greenville, SC 29603-0826
516917792	+Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: usanj.njbankr@usdoj.gov Oct 06 2017 22:55:38 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 06 2017 22:55:34 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516917775	+EDI: BANKAMER.COM Oct 06 2017 22:38:00 Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
516917776	+EDI: CAPITALONE.COM Oct 06 2017 22:38:00 Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
516917777	+EDI: CHASE.COM Oct 06 2017 22:38:00 Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
516917779	+EDI: CONVERGENT.COM Oct 06 2017 22:38:00 Convergent Outsourcing, 800 SW 39th Street, P.O. Box 9004, Renton, WA 98057-9004
516917780	+E-mail/Text: bankruptcy@cunj.org Oct 06 2017 22:55:25 Credit Union Of N J, 7 Dunmore Ave., Ewing, NJ 08618-1937
516917782	EDI: FORD.COM Oct 06 2017 22:38:00 Ford Motor Credit Company, Dept. 194101, PO Box 55000, Detroit, MI 48255-1941
516917784	+EDI: HFC.COM Oct 06 2017 22:38:00 Hsbc Bank Usa, Na, Po Box 2013, Buffalo, NY 14240-2013
516917785	+E-mail/Text: key_bankruptcy_ebnc@keybank.com Oct 06 2017 22:55:53 Keybank NA, Key Bank; Attention: Recovery Payment Pr, 4910 Tiedeman Road (Routing Code: 08-01-, Brooklyn, OH 44144-2338
516917786	+EDI: CBSKOHLS.COM Oct 06 2017 22:38:00 Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
516917787	+EDI: FORD.COM Oct 06 2017 22:38:00 Land Rover, Po Box 6275, Dearborn, MI 48121-6275
516917788	+E-mail/Text: kmorgan@morganlaw.com Oct 06 2017 22:56:31 Morgan Bornstein & Morgan, 1236 Brace Road, Suite K, Cherry Hill, NJ 08034-3229
516918889	+EDI: RMSC.COM Oct 06 2017 22:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516917791	+EDI: RMSC.COM Oct 06 2017 22:38:00 Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 08, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 22

Date Rcvd: Oct 06, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 6, 2017 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Brian C. Nicholas on behalf of Creditor BAC BANK OF NY (CWALT 2007-6) bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Georgette Miller on behalf of Joint Debtor Dennice Stribling info@georgettemillerlaw.com, georgettemillerlaw@gmail.com;gmecfmail@gmail.com;csmith@georgettemillerlaw.com;r50524@notify.bestcase.com;gregmont@gbmlaw.net
Georgette Miller on behalf of Debtor Lloyd T Stribling, Jr. info@georgettemillerlaw.com, georgettemillerlaw@gmail.com;gmecfmail@gmail.com;csmith@georgettemillerlaw.com;r50524@notify.bestcase.com;gregmont@gbmlaw.net
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7